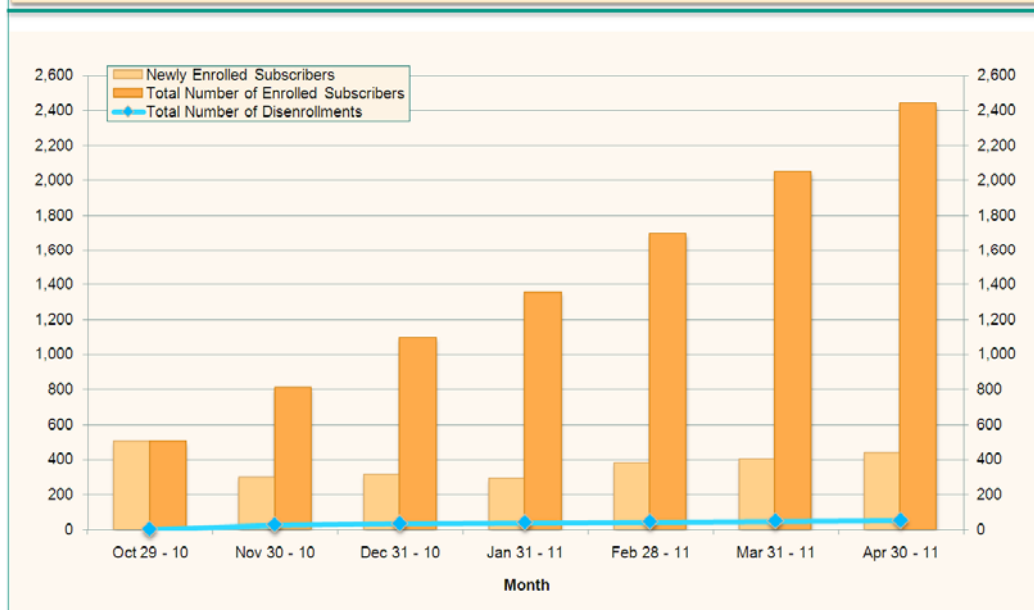


We Are Insuring the Uninsurable!

California PCIP has over 2,600 subscribers! With your help, PCIP enrollment has grown significantly since the program opened on October 25, 2010.

While California was the last state to implement the PCIP, we have the 2nd highest PCIP enrollment in the nation!

California Pre-Existing Condition Insurance Plan (PCIP)
PCIP Enrollment Activity
Enrollment Data October 2010 through April 2011



Our mission is to help uninsured Californians get the health insurance coverage they need - together we can insure the uninsured!



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Permission to Release Eligibility Information to Insurance Agents and Brokers

The Pre-Existing Condition Insurance Plan (PCIP) recently changed the process for releasing application status information to Insurance Agents and Brokers. Previously, when an agent or broker assisted an applicant, the permission to share application status ended when the program made an eligibility determination and mailed the decision letter to the applicant.

Now, agents and brokers can get the status of an application after an eligibility determination has been made as long as the insurance agent's or broker's information is on the application or the Permission to Share PCIP Information Form. The Permission to Share PCIP Information Form is available in English at: <http://www.pcip.ca.gov/Downloads/>

The California Pre-Existing Insurance Plan (PCIP) Has Made Premium Changes that Affect Some Subscribers!

The California Pre-Existing Condition Insurance Plan (PCIP) has made premium changes that affect some subscribers. The federal government required the premium changes.

Effective **January 1, 2011**, PCIP premiums **decreased** for subscribers in the following age categories:

- 15 through 18 years
- 60 through 64 years
- 65 through 69 years

- 70 through 74 years
- Greater than 74 years of age

Premiums **did not change** for subscribers in the following age categories:

- 0 through 14 years
- 19 years through 59 years of age

Premium Change Impact on Affected Subscribers

If a currently enrolled California PCIP subscriber was enrolled during January 2011 through April 2011 and the subscriber is in one of the affected age groups listed above:

1. The premium change will be on the billing statement mailed in April for May 2011 coverage.
2. The subscriber will receive a credit on their PCIP account for any amount paid from January 2011 through April 2011 for the difference between the new lower premiums and the old premiums.

For currently enrolled subscribers in the PCIP, any credit will be automatically applied to their billing statement mailed in April for May 2011 coverage and to subsequent months until exhausted.

For subscribers no longer enrolled in the PCIP, but were enrolled during January 2011 through April 2011, they will receive a refund.

For more information on these premium changes go to www.pcip.ca.gov.

Outreach materials and flyers are available at www.pcip.ca.gov. To access the materials, go to the "Outreach Materials" tab on our website.

PCIP 101

Currently the PCIP.ca.gov website has two presentations to educate health/insurance professionals about the Pre-Existing Condition Insurance Plan in California. The first presentation is a plan overview and the second is a step-by-step application guide. http://www.pcip.ca.gov/Outreach_Materials/PCIP_Presentations.aspx

- PCIP 101 provides insurance agents and brokers important information regarding PCIP and how to help people apply for the program.
 - 1st session – PCIP Eligibility Rules: Overview of the program, explaining eligibility rules and subscriber premium information.
 - 2nd session – PCIP Application Process: Overview of the application process, explaining how to help people apply, how to submit a complete application and provide required supporting documentation.
- PCIP Eligibility Rules and Application - Questions and Answers

Coming soon, PCIP 101 will include an audio enhancement to the presentation and the option to participate and receive California Department of Insurance Continuing Education Credits. Refer to the California Department of Insurance Continuing Education Credits article in this PCIP Newsletter Edition for more information about Continuing Education Credits.



Coming Soon!!

California Department of Insurance Continuing Education Credits



The California Department of Insurance (CDI) protects insurance consumers and maintains the integrity of the insurance industry by assisting with the implementation and enforcement of laws relating to the qualifications and licensing requirements for persons and organizations conducting insurance business in the State of California.

Continuing Education Credits are required for agents/brokers to maintain licensing requirements. For more information please go to:
www.insurance.ca.gov/0200-industry/0030-see-pre-lic/0100-requirements/446-9.cfm.

The California Pre-Existing Condition Insurance Plan (PCIP) will be providing an on-line Audio Webinar, along with future live Webinars, titled PCIP 101. Participation in PCIP 101 will provide agents and brokers two hours of Continuing Education Credits upon completion of the course.

Email us at: pcip@maximus.com to provide us with an e-mail address and we will notify you when these courses are available.

For more information about PCIP visit us at: www.pcip.ca.gov.

Disease and Care Management Benefits

The Pre-Existing Condition Insurance Plan (PCIP) offers a Disease Management program for subscribers that will work with their primary care and specialty doctors to help them to maintain their health plan needs.

PCIP offers Disease Management programs for the following conditions:

- asthma
- diabetes
- chronic obstructive pulmonary disease (COPD)
- congestive heart failure
- cardiovascular disease

PCIP also offers a Care Management program that will help subscribers evaluate clinical, environmental, physical and psychological factors associated with a health condition. These factors may affect their ability to comply with or self-manage their own health care.

Care Management services are available for subscribers with a complex or chronic condition and/or a behavioral health (mental health and/or substance abuse) condition. Care Management works with the subscriber to coordinate home and community-based services that they may need to manage their health.

To learn more about Disease Management or Care Management services, subscribers can contact PCIP Customer Service at 1-877-629-1500 Monday through Friday, 6am to 6pm.

There is NO copayment or coinsurance for In-network preventive care services. In-network preventive care services are not subject to the medical deductible and will therefore be paid for by PCIP before each subscriber meets their annual deductible. For more information about PCIP Benefits please visit our website at www.pcip.ca.gov and click on the "Services" tab.